

Honorable Judge Michael E. Wiles
US Bankruptcy Court
Southern District of New York
One Bowling Green
New York, NY 10004-1408

Your Honor,

I realize that you may have read many of these letters/emails, and you may have already made a decision in the case regarding Voyager Digital. If so, I apologize for taking up your time this morning. However, I'd like to take a few minutes to share how this situation affects my family and me.

Like many others, I read up on Voyager Digital, looked at many websites and reviews about them, talked with other investors, and generally did what I thought was research on their company. Their advertisements and website seemed to be very clear that assets deposited within their bank, specifically USDC, were FDIC "insured" up to \$250,000. To most of us, this meant that their company/bank was insured by the FDIC.

So after talking with my wife, we decided to take the money we had saved over several decades and put almost 95% of it into USDC with Voyager, with the remaining funds placed into more volatile crypto coins. This investment we made with Voyager was just under \$250,000 since that was the FDIC "insurance" limit. We understood the "unstable" coins would fluctuate, as all investments typically do, but never thought that the bank itself would become insolvent, primarily due to the FDIC "insurance" clause. Our USDC investment was meant to slowly grow that money for future college expenses, weddings, and to hopefully pay off our mortgage someday.

During the time leading up to the bankruptcy filing when UDT and LUNA both imploded, Voyager continued to send out emails assuring customers that their USDC investments were safe and secure because USDC was backed by real dollars, not algorithms. This was obviously meant to keep investors' money in the bank, but now it appears was also meant to prevent bankruptcy since Voyager was privately hemorrhaging money in the market. Obviously this did not work, and now we have possibly lost 20 years of savings with a bank that deceived myself and thousands like us.

I've served our country for almost 25 years in the military and law enforcement, and it's been my privilege. I don't say that for any reason other than to demonstrate that my wife and I have both sacrificed a lot to save over our

lifetimes. I don't believe I have a right to money or retirement...I believe it is all God's money and grace.

However, I do believe that the Lord placed judges on earth in order to bring justice to the world when they can. I truly don't know what power you have in this situation. I realize that the big investors lost a lot of money in this mess, and I'm sure it hurts them too. But I am humbly asking that you consider the rest of us with "unsecured" assets as you make your ruling on the pending auction bids.

Thank you for your time sir.

Very Respectfully,

Aaron Sherbondy
Colorado